B1 (Official F@ 13:50:56 Desc Main United States Bankruptum Centre Page 1 of 38 **Voluntary Petition Central District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): WYNN, RANDOLPH, S STEVENSON-WYNN, JULIE, A All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): XXX-XX-9289 than one, state all): XXX-XX-2622 Street Address of Joint Debtor (No. & Street, City, and State): Street Address of Debtor (No. & Street, City, and State): 2701 CADBURY CIRCLE **2701 CADBURY CIRCLE** LAKE IN THE HILLS, IL LAKE IN THE HILLS, IL ZIP CODE ZIP CODE 60156 60156 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: **MCHENRY** MCHENRY Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1.000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets \$0 to \$50,001 to \$50,000,001 \$100,000,001 \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities  $\Box$  $\Box$ \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

3 1 (Official F@ 1945) (1998) 72545 Doc 1 Filed 06/19/09		Desc Manage 2				
Voluntary Petition Document  (This page must be completed and filed in every case)	Nanage 2:0f <sub>s</sub> 38 Julie a stevenson-wynn, rand	OLPH S WYNN				
All Prior Bankruptcy Cases Filed Within La	st 8 Years (If more than two, attach additional sheet.)					
Location Case Number: Date Filed: Where Filed: NONE						
Location Where Filed:	Case Number:	Date Filed:				
Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (If more than one, attach ad	Iditional sheet)				
Name of Debtor:	Case Number:	Date Filed:				
NONE District:	Relationship:	Judge:				
District.	Relationship.	Judge.				
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B  (To be completed if debtor is whose debts are primarily con I, the attorney for the petitioner named in the foregoi have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have e available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	sumer debts) ing petition, declare that I seed under chapter 7, 11, xplained the relief				
☐ Exhibit A is attached and made a part of this petition.	X /S/MATTHEW M. LITVAK	6/17/2009				
	Signature of Attorney for Debtor(s) MATTHEW M. LITVAK, ESQ.	Date <b>6208529</b>				
Ext	hibit C					
Does the debtor own or have possession of any property that poses or is alleged to pose a Yes, and Exhibit C is attached and made a part of this petition.  No	threat of imminent and identifiable harm to public heal	th or safety?				
Exh	nibit D					
(To be completed by every individual debtor. If a joint petition is filed, each spouse must	t complete and attach a separate Exhibit D.)					
☐ Exhibit D completed and signed by the debtor is attached and made a part of the						
	- Petition					
If this is a joint petition:						
Exhibit D also completed and signed by the joint debtor is attached and made:						
	ding the Debtor - Venue applicable box)					
Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 or		ays immediately				
There is a bankruptcy case concerning debtor's affiliate. general pa	There is a bankruptcy case concerning debtor's affiliate. general partner, or partnership pending in this District.					
Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a federal					
	des as a Tenant of Residential Property oplicable boxes.)					
Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, complete the following).					
	(Name of landlord that obtained judgment)					
	(Address of landlord)					
Debtor claims that under applicable nonbankruptcy law, there are dentire monetary default that gave rise to the judgment for possession		ed to cure the				
Debtor has included in this petition the deposit with the court of ar filing of the petition.	ny rent that would become due during the 30-day period	l after the				
Debtor certifies that he/she has served the Landlord with this certif	fication. (11 U.S.C. § 362(1)).					

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B 1 (Official Forms) (0/98/72545 Doc 1 Filed 06/19/09  Voluntary Petition Document				
<b>Voluntary Petition</b> (This page must be completed and filed in every case)  Document	Nanage 3.0fs38			
(1ms page must be completed and filed in every case)	JULIE A STEVENSON-WYNN, RANDOLPH S WYNN			
Sign	atures			
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.			
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only <b>one</b> box.)			
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of Title 11, United States Code.  Certified Copies of the documents required by § 1515 of title 11 are attached.			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X s/ JULIE A STEVENSON-WYNN	X Not Applicable			
Signature of Debtor JULIE A STEVENSON-WYNN	(Signature of Foreign Representative)			
X s/ RANDOLPH S WYNN				
Signature of Joint Debtor RANDOLPH S WYNN	(Printed Name of Foreign Representative)			
Telephone Number (If not represented by attorney)	Date			
6/17/2009 Date	Date			
Signature of Attorney  X /S/MATTHEW M. LITVAK	Signature of Non-Attorney Petition Preparer			
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined			
MATTHEW M. LITVAK, ESQ. Bar No. 6208529	in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount			
Printed Name of Attorney for Debtor(s) / Bar No.				
LAW OFFICE OF MATTHEW M. LITVAK	before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.			
Firm Name 155 N. HARBOR DRIVE #4301				
Address	Not Applicable			
CHICAGO, IL 60601	Printed Name and title, if any, of Bankruptcy Petition Preparer			
312-337-8131 312-240-0405				
Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of			
6/17/2009	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address			
Signature of Debtor (Corporation/Partnership)	X Not Applicable			
I declare under penalty of perjury that the information provided in this petition is true				
and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date Signature of hankruntey potition property or officer, principal, responsible person, or			
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted			
X Not Applicable	in preparing this document unless the bankruptcy petition preparer is not an individual.			
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.			
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or			
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.			

Date

Case 09-72545 Doc 1 Filed 06/19/09 Entered 06/19/09 13:50:56 Desc Main Document B 1D (Official Form 1, Exhibit D) (12/08) Page 4 of 38

## **UNITED STATES BANKRUPTCY COURT Central District of Illinois**

In re	JULIE A STEVENSON-WYNN RANDOLPH	Case No.	
	S WYNN		
	Debtor(s)		(if known)

# **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH**

CREDIT COUNSELING REQUIREMENT
Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court caldismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the <b>180 days before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable

4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illustration

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

		Filed 06/19/09 Document	Entered 06/19/09 13:50:56 Page 5 of 38	Desc Main
B 1D (Official Form	1, Exh. D) (12/	08) – Cont.		
unable, after through the	reasonable eff		09(h)(4) as physically impaired to the credit counseling briefing in person, but	
	Active military	duty in a military con	nbat zone.	
5. The Userequirement of 11 U.S			dministrator has determined that the ostrict.	credit counseling
I certify und	ler penalty of p	perjury that the infor	mation provided above is true and	correct.
Signature of Debtor:		EVENSON-WYNN VENSON-WYNN		
Date: 6/17/2009				

Case 09-72545 Doc 1 Filed 06/19/09 Entered 06/19/09 13:50:56 Desc Main Document Page 6 of 38

B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court Central District of Illinois

In re	JULIE A STEVENSON-WYNN	RANDOLPH S WYNN	Case No.	
		Debtors	Chapter	13

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 198.556.75		
B - Personal Property	YES	3	\$ 9.460.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 227,059.54	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 14,613.96	
G -Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 4.492.96
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 4.895.09
тот.	AL	18	\$ 208,016.75	\$ 241,673.50	

Case 09-72545 Doc 1 Filed 06/19/09 Entered 06/19/09 13:50:56 Desc Main Document Page 7 of 38

B6A (Official Form 6A) (12/07)

In re:	JULIE A STEVENSON-WYNN	RANDOLPH S WYNN	Case No.	
		Debtors	,	(If known)

## **SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
DEBTORS' RESIDENCE 2701 CADBURY CIRCLE LAKE IN THE HILLS, IL	Fee Owner	J	\$ 198,556.75	\$ 202,344.48
	Total	<b>&gt;</b>	\$ 198.556.75	

(Report also on Summary of Schedules.)

Case 09-72545 Doc 1 Filed 06/19/09 Entered 06/19/09 13:50:56 Desc Main Document Page 8 of 38

B6B (Official Form 6B) (12/07)

In re	JULIE A STEVENSON-WYNN	RANDOLPH S WYNN	Case No.	
		Debtors	,	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	Х			
<ol> <li>Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.</li> </ol>		DEBTORS' CHECKING ACCOUNT HARRIS BANK	J	700.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		DEBTORS' CHECKING ACCOUNT, WOOD FORREST BANK.	J	10.00
<ol> <li>Security deposits with public utilities, telephone companies, landlords, and others.</li> </ol>	Х			
Household goods and furnishings, including audio, video, and computer equipment.		DEBTORS HOUSEHOLD GOODS AND FURNISHINGS IN DEBTORS' POSSESSION.  2 BEDROOM SETS, DINING ROOM TABLE AND CHAIRS, COUCH, TWO Tv"s, KITCHEN TABLE, AND CHAIRS.	J	1,000.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6. Wearing apparel.		DEBTORS' NECESSARY WEARING APPAREL IN DEBTOR'S POSSESSION	J	100.00
7. Furs and jewelry.		DEBTORS' WEDDING RINGS IN DEBTOR'S POSSESSION.	J	700.00
Firearms and sports, photographic, and other hobby equipment.	Х			
<ol> <li>Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.</li> </ol>	Х			
<ol> <li>Annuities. Itemize and name each issuer.</li> </ol>	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12. Interests in IRA, ERISA, Keogh, or other		DEBTORS PUBLIC EMPLOYEE PENSION PLAN	J	0.00

Case 09-72545 Doc 1 Filed 06/19/09 Entered 06/19/09 13:50:56 Desc Main Document Page 9 of 38

B6B (Official Form 6B) (12/07) -- Cont.

In re	JULIE A STEVENSON-WYNN	RANDOLPH S WYNN	Case No.	
		Debtors	,	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY  DESCRIPTION AND LOCATION OF PROPERTY  DESCRIPTION AND LOCATION OF PROPERTY OF PROPERTY OR EXEMP	TEREST Y, WITH-
	CLAIM
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  DEBTORS PUBLIC EMPLOYEE PENSION PLAN MANAGED BY THE ILLINOIS MUNICIPAL RETIREMENT FUND	0.00
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  S BA NON REP TAX SHELTERED CUSTOIDAL ACCOUNT.	0.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	_
14. Interests in partnerships or joint ventures. Itemize.	
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	
16. Accounts receivable.	
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	
22. Patents, copyrights, and other intellectual property. Give particulars.	
23. Licenses, franchises, and other general intangibles. Give particulars.	
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	
25. Automobiles, trucks, trailers, and other vehicles and accessories.  2005 CADILLAC DEVILLE, IN DEBTORS' POSSESSION  J	4,100.00
	2,850.00
26. Boats, motors, and accessories.	
27. Aircraft and accessories.	

Case 09-72545 Doc 1 Filed 06/19/09 Entered 06/19/09 13:50:56 Desc Main Document Page 10 of 38

B6B (Official Form 6B) (12/07) -- Cont.

In re	JULIE A STEVENSON-WYNN	RANDOLPH S WYNN	Case No.	
		Debtors		(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	Χ			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	Х			
	_	2 continuation sheets attached Total	al >	\$ 9,460.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 09-72545 Doc 1 Filed 06/19/09 Entered 06/19/09 13:50:56 Desc Main Document Page 11 of 38

B6C (Official Form 6C) (12/07)

In re	JULIE A STEVENSON-WYNN	RANDOLPH S WYNN	Case No.	
		Debtors	-1	(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2005 CADILLAC DEVILLE, IN DEBTORS' POSSESSION	735 ILCS 5/12-1001(c)	0.00	4,100.00
2005 DODGE CARAVAN IN DEBTORS' POSSESSION	735 ILCS 5/12-1001(c)	0.00	2,850.00
DEBTORS' CHECKING ACCOUNT HARRIS BANK	735 ILCS 5/12-1001(b)	700.00	700.00
DEBTORS' CHECKING ACCOUNT, WOOD FORREST BANK.	735 ILCS 5/12-1001(b)	10.00	10.00
DEBTORS HOUSEHOLD GOODS AND FURNISHINGS IN DEBTORS' POSSESSION.	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
2 BEDROOM SETS, DINING ROOM TABLE AND CHAIRS, COUCH, TWO Tv"s, KITCHEN TABLE, AND CHAIRS.			
NONE	735 ILCS 5/12-1001(a),(e)	100.00	100.00
DEBTORS PUBLIC EMPLOYEE PENSION PLAN MANAGED BY THE ILLINOIS MUNICIPAL RETIREMENT FUND	735 ILCS 5/12-704	0.00	0.00
DEBTORS PUBLIC EMPLOYEE PENSION PLAN MANAGED BY THE ILLINOIS MUNICIPAL RETIREMENT FUND	735 ILCS 5/12-704	0.00	0.00
DEBTORS' WEDDING RINGS IN DEBTOR'S POSSESSION.	735 ILCS 5/12-1001(b)	700.00	700.00
S BA NON REP TAX SHELTERED CUSTOIDAL ACCOUNT.	735 ILCS 5/12-704	0.00	0.00

Case 09-72545 Doc 1 Filed 06/19/09 Entered 06/19/09 13:50:56 Desc Main Document Page 12 of 38

B6D (Official Form 6D) (12/07)

In re	JULIE A STEVENSON-WYNN	RANDOLPH S WYNN	,	Case No.	
		Debtors	<u></u> .		(If known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5285000104998  CHASE AUTO FINANCE POB 5210 NEW HYDE PARK, NY 11042		J	Security Agreement 2005 CADILLAC DEVILLE, IN DEBTORS' POSSESSION VALUE \$4,100.00		х		14,007.83	9,900.00
ACCOUNT NO. 2001338729 J CITIMORTGAGE POB 183040 COLUMBUS, OH 43218-3040		Mortgage DEBTORS' RESIDENCE 2701 CADBURY CIRCLE LAKE IN THE HILLS, IL VALUE \$198,556.75		x		202,344.48	3,787.73	
ACCOUNT NO. 5769058685  WACHOVIA POB 25341 SANTA ANA, CA 92799-5341			Security Agreement 2005 DODGE CARAVAN IN DEBTORS' POSSESSION VALUE \$2,850.00		х		10,707.23	7,857.23

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 227,059.54	\$ 21,544.96	
\$ 227,059.54	\$ 21,544.96	

Doc 1 Filed 06/19/09 Entered 06/19/09 13:50:56 Desc Main Case 09-72545

Document

Debtors

Page 13 of 38

B6E (Official Form 6E) (12/07)

In re

JULIE A STEVENSON-WYNN RANDOLPH S WYNN

Case No.

(If known)

¥	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
арр	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the ointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying ependent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of vernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 07 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
ano	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or ther substance. 11 U.S.C. § 507(a)(10).
adju	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of isstment.

1 continuation sheets attached

Case 09-72545 Doc 1 Filed 06/19/09 Entered 06/19/09 13:50:56 Desc Main Document Page 14 of 38

B6E (Official Form 6E) (12/07) - Cont.

In re	JULIE A STEVENSON-WYNN	RANDOLPH S WYNN	Case No.	((1)
		Debtors	_,	(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									\$0.00

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals≯ (Totals of this page)

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of

Schedules.)

Total >
(Use only on last page of the completed

(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

0.00	\$ 0.00	\$	0.00
0.00			
	\$ 0.00	\$	0.00
	0.00	0.00	0.00

Case 09-72545 Doc 1 Filed 06/19/09 Entered 06/19/09 13:50:56 Desc Main Document B 1D (Official Form 1, Exhibit D) (12/08) Page 15 of 38

#### **UNITED STATES BANKRUPTCY COURT**

#### **Central District of Illinois**

	In re		STEVENSON-WYNI	N RANDOLF	PH Case N	<b>l</b> o.
		S WYNN	Debtor(s)		<u> </u>	(if known)
	EXI	HIBIT D			TATEMENT OF COMF	LIANCE WITH
dismiss will be a bankru	ling lis any ca able to otcy ca	ted below ase you d resume c se later, y	. If you cannot do s o file. If that happer ollection activities	so, you are nons, you will lo against you.	ose whatever filing fee you If your case is dismissed	ptcy case, and the court can u paid, and your creditors
a separ					ioint petition is filed, each sp w and attach any document	oouse must complete and file ts as directed.
for avail	ing age able cre agenc	ency approvedit counse edit counse ey describir	ved by the United Stateling and assisted m	ates trustee of e in performinded to me. <i>At</i>	y bankruptcy case, I receive bankruptcy administrator to g a related budget analysis fach a copy of the certificate	hat outlined the opportunities , and I have a certificate
for avail certifica agency	ing age able cre te from <i>describ</i>	ency approvedit counsomed the agence in the second the	ved by the United Stateling and assisted may describing the serv	ates trustee of e in performir rices provided u and a copy	g a related budget analysis to me. You must file a copy of any debt repayment plan	hat outlined the opportunities , but I do not have a y of a certificate from the
merit a	ne servi tempora	ices during	the five days from to of the credit counsel	he time I mad	ervices from an approved age my request, and the followent so I can file my bankrupt	wing exigent circumstances
agency through extensi Your ca	he first that pr the ag on of the use may	t 30 days a rovided th gency. Fai he 30-day y also be o	after you file your b e counseling, toget lure to fulfill these deadline can be gra	ankruptcy po ther with a co requirement anted only fo urt is not sat	etition and promptly file a opy of any debt manageme s may result in dismissal or cause and is limited to a disfied with your reasons for	ent plan developed of your case. Any a maximum of 15 days.
stateme			equired to receive a empanied by a motion		ling briefing because of: [Cl ation by the court.]	heck the applicable

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial

responsibilities.);

Case 09-725		Filed 06/19/09 Document /08) – Cont.	Entered 06/19/09 Page 16 of 38	13:50:56 Desc Main				
unable, afte through the	r reasonable eff			eaired to the extent of being in person, by telephone, or				
	Active military	duty in a military cor	nbat zone.					
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.								
I certify un	der penalty of p	perjury that the info	rmation provided above i	is true and correct.				
Signature of Debtor:	s/ RANDOLPI							
Date: 6/17/2009								

Case 09-72545 Doc 1 Filed 06/19/09 Entered 06/19/09 13:50:56 Desc Main Document Page 17 of 38

B6F (Official Form 6F) (12/07)

In re	JULIE A STEVENSON-WYNN	RANDOLPH S WYNN	Case No.
	_	Dobtors	(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				Х		700.00
		MEDICAL REHABILITATION SERVICES.				
		-		Х		1,300.00
						,
		-		Х		700.00
		MEDICAL SERVICES				
	J			X		428.12
		RESIDENTIAL ELECTRICAL SERVICE				
				X		200.00
		RESIDENTIAL ELECTRICAL SERVICE				
	CODEBTOR		MEDICAL REHABILITATION SERVICES.  MEDICAL SERVICES  MEDICAL SERVICES  PRESIDENTIAL ELECTRICAL SERVICE	MEDICAL REHABILITATION SERVICES.  MEDICAL SERVICES  MEDICAL SERVICES  RESIDENTIAL ELECTRICAL SERVICE	MEDICAL REHABILITATION SERVICES.  X  MEDICAL SERVICES  X  MEDICAL SERVICES  X  X  X  X  X  X  X  X  X  X  X  X  X	MEDICAL REHABILITATION SERVICES.  X  MEDICAL SERVICES  X  MEDICAL SERVICES  X  X  X  X  X  X  X  X  X  X  X  X  X

4 Continuation sheets attached

Subtotal > \$ 3,328.12

Total > (Use only on last page of the completed Schedule F.)

Case 09-72545 Doc 1 Filed 06/19/09 Entered 06/19/09 13:50:56 Desc Main Document Page 18 of 38

B6F (Official Form 6F) (12/07) - Cont.

In re	JULIE A STEVENSON-WYNN	RANDOLPH S WYNN	Case No	
		Debtors		(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 08-02-0214-59053					Х		144.80
CREDIT COLLECTION SERVICE TWO WELLS AVE DEPT. 587 NEWTOWN, MA 02549			CONSUMER DEBT				
ACCOUNT NO. 3258866471727					Х		550.00
DEPENDON COLLECTION SERVICE 795 Woodside Dr			MEDICAL SERVICES				
ROSELLE, IL 60172							
ACCOUNT NO. <b>65308</b>					Х		50.00
DR RENATA OSADNIK 3707 DOTY RD WOODSTOCK, IL 60098			MEDICAL SERVICES				
ACCOUNT NO. 5178007280478561		J			Х		300.00
FIRST PREMIER BANK 601 S Minnesota Ave, SIOUX FALLS, SD 57104			CONSUMER DEBT				
ACCOUNT NO. 3146713			2		Х		1,040.00
H & R ACCOUNTS 10604 JUSTIN DRIVE URBANDALE, IA 50322			CONSUMER DEBT				

Sheet no.  $\,\underline{1}$  of  $\underline{4}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

2,084.80 Subtotal >

Entered 06/19/09 13:50:56 Desc Main Case 09-72545 Filed 06/19/09 Doc 1 Page 19 of 38 Document

B6F (Official Form 6F) (12/07) - Cont.

In re

Case No.	
	(If known)

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5408010020910978		J					1,201.00
HSBC BANK, USA, NA POB 2013 Buffalo, NY 14240			CONSUMER DEBT				
ACCOUNT NO. 187971		J			Х		106.00
KEY FINANCIAL SERVICES POB 6216 Madison, WI 53716	l	•	CONSUMER DEBT				
ACCOUNT NO. 184230					Х		2,000.00
LAKE IN THE HILLS SANITARY DISTRICT 515 PLUM STREET LAKE IN THE HILLS, IL 60156			RESIDENTIAL WATER AND SEWERAGE SERVICE AND REPAIR TO SEWAGE PIPE ON DEBTOR'S RESIDENCE.				
ACCOUNT NO. 406670002071632		J			Х		100.00
MALCOLM GERALD & ASSOC 332 S. MICHIGAN AVE. SUITE 60 CHICAGO. IL 60604			CONSUMER DEBT				
ACCOUNT NO. 37-85-11-74997		J			Х		1,126.01
NICOR ILLINOIS GAS 1844 FERRY ROAD NAPERVILLE, IL 60563			RESIDENTIAL GAS SERVICE.				

Sheet no.  $\underline{2}$  of  $\underline{4}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

4,533.01 Subtotal

Entered 06/19/09 13:50:56 Desc Main Case 09-72545 Doc 1 Filed 06/19/09 Page 20 of 38 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	JULIE A STEVENSON-WYNN	RANDOLPH S WYNN

Case No.	
	(If known)

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J			Х		308.00
ORECK FINANCIAL SERVICES LLC 565 Marriott Dr SUITE 300 Nashville, TN 37214-5022			MERCHANT CREDIT USED TO PURCHASE CONSUMER GOOD.				
ACCOUNT NO. 2997936		J			Х		216.00
PROVENA ST. JOSEPH MEDICAL CENTER 333 N. MADISON ST JOLIET, IL 60435			MEDICAL CENTER				
ACCOUNT NO. 165652		J			Х		168.00
SCHOOL DISTRICT 158 650 Academic Drive Algonquin, Illinois 60102			EDUCATIONAL SERVICES				
ACCOUNT NO. A0094046607		J			Х		141.15
SHERMAN HOSPITAL 934 CENTER ST ELGIN, IL 60120			MEDICAL SERVICES				
ACCOUNT NO. 10742666		J			Х		500.00
SST-UAC 250 N Shadeland Ave Indianapolis, IN 46219			CONSUMER DEBT				

Sheet no.  $\underline{3}$  of  $\underline{4}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

1,333.15 Subtotal >

Filed 06/19/09 Entered 06/19/09 13:50:56 Desc Main Case 09-72545 Doc 1 Document Page 21 of 38

B6F (Official Form 6F) (12/07) - Cont.

In re

Case No.	
	(If known)

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 12018802		J			Х		758.13
TATE & KIRLIN ASSOCIATES 2810 SOUTHAMPTON RD PHILADELPHIA, PA 19154			CONSUMER DEBT-				
ACCOUNT NO. 58617140		J			Х		373.00
THE CBE GROUP 6151 Powers Ferry Rd, NW SUITE 210 Atlanta, Georgia 30339			CONSUMER DEBT				
ACCOUNT NO. DDA199371899196		J			х		464.91
UNITED CREDIT RECOVERY 2480 Windy Hill Rd Se, Marietta, GA 30067-8644			CONSUMER DEBT				
ACCOUNT NO. 305-0273-01		J			Х		152.84
VILLAGE OF LAKE IN THE HILLS 600 HARVEST GATE LAKE IN THE HILLS, IL 60156			RESIDENTIAL WATER SERVICE				
ACCOUNT NO. 0525094035		J			Х		1,586.00
WASHINGTON MUTUAL BANK 1301 Second Avenue Seattle, WA 98101			CONSUMER DEBT				

Sheet no.  $\underline{4}$  of  $\underline{4}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

3,334.88 Subtotal 14,613.96

Case 09-72545	Doc 1	Filed 06/19/09	Entered 06/19/09 13:50:56	Desc Main
26C (Official Form 6C) (12/07)		Document	Page 22 of 38	

B6G (Official Form 6G) (12/07)

In re:	JULIE A STEVENSON-WYNN	RANDOLPH S WYNN	Case No.	
		Debtors		(If known)

# **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 09-72545	Doc 1	Filed 06/19/09 Document	Entered 06/19/09 13:50:56 Page 23 of 38	Desc Main
B6H (Official Form 6H) (12/07)				
In re: JULIE A STEVENSON-WYN	IN RAND		Case No	(If known)
		Debtors		(II MIOWII)
	SCI	HEDULE H	- CODEBTORS	
✓ Check this box if debtor has n	o codebtors.			
<u></u>				
NAME AND ADDRES	S OF CODEB	TOR	NAME AND ADDRESS O	F CREDITOR

**Debtors** 

In re JULIE A STEVENSON-WYNN RANDOLPH S WYNN

Case No.

(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: MARRIED	DEPENDENTS OF DEBTOR AND SPOUSE					
	RELATIONSHIP(S):		AGE	E(S):		
	SON			11		
Employment:	DEBTOR	SPOUSE				
Occupation SECI	RETARY	CUSTODIAN				
Name of Employer SCH	OOL DISTRICT U-46	SCHOOL DISTRICT 54				
How long employed 9 YE	ARS	5 YEARS				
Address of Employer 355 I	E CHICAGO ST. ELGIN, IL	SCHUAMBURG, IL				
INCOME: (Estimate of average or case filed)	projected monthly income at time	DEBTOR		SPOUSE		
1. Monthly gross wages, salary, ar	d commissions	\$\$ 2,786.46	\$_	3,021.05		
(Prorate if not paid monthly.) 2. Estimate monthly overtime		\$	\$_	0.00		
3. SUBTOTAL		\$ 2,786.46	\$_	3,021.05		
4. LESS PAYROLL DEDUCTION	S					
a. Payroll taxes and social se	ecurity	\$ <u>292.60</u> \$ 230.40	. : -	363.61		
b. Insurance		200.40		0.00		
c. Union dues		•	•			
d. Other (Specify)	RF PENSION		\$_	126.56		
<u>LIF</u>	E INSURANCE	\$\$	\$_	0.00		
<u>SB</u>	A NON-REP PENSION	\$	\$_	122.77		
5. SUBTOTAL OF PAYROLL DE	DUCTIONS	\$	\$_	612.93		
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$\$ 2,084.84	\$_	2,408.12		
7. Regular income from operation (Attach detailed statement)	of business or profession or farm	\$ 0.00	\$	0.00		
8. Income from real property		\$ 0.00	_	0.00		
9. Interest and dividends		\$ 0.00	_	0.00		
10. Alimony, maintenance or supp debtor's use or that of depend	ort payments payable to the debtor for the dents listed above.	\$	\$_	0.00		
11. Social security or other govern (Specify)	ment assistance	\$0.00	\$	0.00		
12. Pension or retirement income		\$\$	\$	0.00		
13. Other monthly income				_		
(Specify)		\$0.00	\$ _	0.00		
14. SUBTOTAL OF LINES 7 THE	ROUGH 13	\$0.00	\$_	0.00		
15. AVERAGE MONTHLY INCOM	ME (Add amounts shown on lines 6 and 14)	\$\$	\$_	2,408.12		
16. COMBINED AVERAGE MON totals from line 15)	THLY INCOME: (Combine column	\$ 4,49	2.96			

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

In re JULIE A STEVENSON-WY	NN RAND	OLPH S WYNN	Case No.	
B6I (Official Form 6I) (12/07) - Cont.		Document	Page 25 of 38	
Case 09-72545	Doc 1	Filed 06/19/09	Entered 06/19/09 13:50:56	Desc Main

Debtors (If known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

NONE			

Case 09-72545 Doc 1 Filed 06/19/09 Entered 06/19/09 13:50:56 Desc Main Document Page 26 of 38

**B6J (Official Form 6J) (12/07)** 

In re JULIE A STEVENSON-WYNN RANDOLPH S WYNN
--

Case No.	
	(If known)

Debtors

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate
any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may
differ from the deductions from income allowed on Form22A or 22C.

1. Rent or home mortgage payment (include lot rented for mobile home)	liffer from the deductions from income allowed on Form22A or 22C.  Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separ	ate schedule of	
a. Are real estate taxes included? Yes No No Williams and the property insurance included? Yes No Williams as Leibcricity and healing fuel \$ 300.00 to No Williams as Leibcricity and healing fuel \$ 300.00 to No Williams as Leibcricity and healing fuel \$ 300.00 to No Williams as Leibcricity and healing fuel \$ 300.00 to No Williams as Leibcricity and healing fuel \$ 300.00 to No Williams and University and Unive		ale scriedule of	
D. Is properly insurance included?   Yes	1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,822.18
2. Utilities: a. Electricity and heating fuel   \$ 300.00     b. Water and sewer   \$ 90.00     c. Telephone   \$ 170.00     d. Other CABLE/INTERNET   \$ 42.00     d. Other CABLE/INTERNET   \$ 42.00     d. Food   \$ 700.00     5. Clothing   \$ 80.00     6. Laundry and dry cleaning   \$ 40.00     7. Medical and dental expenses   \$ 60.00     8. Transportation (not including car payments)   \$ 480.00     9. Recreation, clubs and entertainment, newspapers, magazines, etc.   \$ 0.00     10. Charitable contributions   \$ 480.00     11. Insurance (not deducted from wages or included in home mortgage payments)   \$ 56.91     1 b. Life   \$ 0.00     c. Heaith   \$ 0.00     d. Auto   \$ 152.00     e. Other   \$ 0.00     12. Taxes (not deducted from wages or included in home mortgage payments)   \$ 0.00     13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)   a. Auto   \$ 152.00     a. Auto   \$ 0.00     14. Alimony, maintenance, and support paid to others   \$ 0.00     15. Payments for support of additional dependents not living at your home   \$ 0.00     16. Regular expenses from operation of business, profession, or farm (attach detailed statement)   \$ 0.00     17. Other   \$ 0.00     18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)   \$ 4,895.09     19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filling of this document:  20. STATEMENT OF MONTHLY NET INCOME   \$ 4,492.96   20. Average monthly income from Line 15 of Schedule   \$ 4,895.09   20. Average monthly income from Line 18 above   \$ 4,895.09   20. Average monthly income from Line 18 above   \$ 4,895.09   20. Average monthly income from Line 18 above   \$ 4,895.09   20. Average monthly income from Line 18 above   \$ 4,895.09   20. Average monthly income from Line 18 above   \$ 4,895.09   20. Average monthly income from Line 18 above   \$ 4,895.	a. Are real estate taxes included? Yes ✓ No		<u> </u>
b. Water and sewer \$ 90.00 c. Telephone \$ 1770.00 d. Other CABLE/INTERNET \$ 42.00 d. Other CABLE/INTERNET \$ 42.00 d. Other CABLE/INTERNET \$ 40.00 d. Other CABLE/INTERNET \$ 40.00 d. Food \$ 700.00 d. Other CABLE/INTERNET \$ 40.00 d. Food \$ 700.00 d. Other CABLE/INTERNET \$ 40.00 d. Food \$ 700.00 d. Coloring \$ 80.00 d. Evaluation of devilad expenses \$ 40.00 d. Other CABLE ABLE ABLE ABLE ABLE ABLE ABLE ABLE	b. to proporty modification moladou.		
C. Telephone   \$   170.00	2. Utilities: a. Electricity and heating fuel	\$	300.00
d. Other CABLE/INTERNET	b. Water and sewer	\$	90.00
3. Home maintenance (repairs and upkeep)   \$ 40.00   \$ 700.00   \$ 700.00   \$ 80.00   \$ 700.00   \$ 80.00	c. Telephone	\$	170.00
Food   \$ 700.00   \$ 80.0	d. Other CABLE/INTERNET	\$	42.00
S. Clothing	3. Home maintenance (repairs and upkeep)	\$	40.00
6. Laundry and dry cleaning \$ 40.00 7. Medical and dental expenses \$ 60.00 8. Transportation (not including car payments) \$ 480.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 0.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's \$ 0.00 b. Life \$ 0.00 c. Health \$ 0.00 d. Auto \$ 152.00 e. Other Other Other (12, and 13 cases, do not list payments to be included in the plan) a. Auto \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto \$ 0.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other \$ 0.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$ 4,895.09  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filling of this document:  20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$ 4,492.96 b. Average monthly income from Line 15 of Schedule I \$ 4,895.09	4. Food	\$	
7. Medical and dental expenses         60.00           8. Transportation (not including car payments)         \$ 480.00           9. Recreation, clubs and entertainment, newspapers, magazines, etc.         \$ 0.00           10. Charitable contributions         \$ 0.00           11. Insurance (not deducted from wages or included in home mortgage payments)         \$ 56.91           1. Life         \$ 0.00           c. Health         \$ 0.00           d. Auto         \$ 152.00           e. Other         \$ 0.00           12. Taxes (not deducted from wages or included in home mortgage payments)         \$ 0.00           12. Taxes (not deducted from wages or included in home mortgage payments)         \$ 0.00           13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)         \$ 0.00           a. Auto         \$ 0.00           b. Other CHASE AUTO LOAN         \$ 337.00           14. Alimony, maintenance, and support paid to others         \$ 0.00           15. Payments for support of additional dependents not living at your home         \$ 0.00           16. Regular expenses from operation of business, profession, or farm (attach detailed statement)         \$ 0.00           17. Other         \$ 0.00           18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Su	5. Clothing	\$	80.00
8. Transportation (not including car payments) \$ 480.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 0.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's \$ 56.91 b. Life \$ 0.00 c. Health \$ 0.00 d. Auto \$ 152.00 e. Other \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments)  (Specify) \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto \$ 0.00 b. Other CHASE AUTO LOAN \$ 525.00 WACHOVIA AUTO LOAN \$ 337.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other \$ 0.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filling of this document:  20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$ 4,492.96 b. Average monthly expenses from Line 18 above \$ 4,895.09	6. Laundry and dry cleaning	\$	40.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) 11. Insurance (not deducted from wages or included in home mortgage payments) 12. Taxes (not deducted from wages or included in home mortgage payments) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly expenses from Line 18 above  1 4,492.96 b. Average monthly expenses from Line 18 above  1 5,69.1	7. Medical and dental expenses	\$	60.00
1. Insurance (not deducted from wages or included in home mortgage payments)   1. Insurance (not deducted from wages or included in home mortgage payments)   1. Insurance (not deducted from wages or included in home mortgage payments)   1. Life	8. Transportation (not including car payments)	\$	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health b. Life c. Health c. He	9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
a. Homeowner's or renter's b. Life c. Health d. Auto c. Health d. Auto d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other CHASE AUTO LOAN ACHOVIA AUTO LOAN D. AUTO B. Ayerapemses from operation of business, profession, or farm (attach detailed statement) 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I s. Average monthly expenses from Line 18 above  \$ 4,492.96 b. Average monthly expenses from Line 18 above  \$ 4,895.09	10. Charitable contributions	\$	0.00
b. Life c. Health c. Health d. Auto d. Auto e. Other	11. Insurance (not deducted from wages or included in home mortgage payments)		_
c. Health d. Auto d. Auto e. Other c. Other d. Auto b. Other c. Ot	a. Homeowner's or renter's	\$	56.91
d. Auto e. Other e. Other for the statistical Summary of Certain Liabilities and Related Data.)  d. Auto e. Other for the statistical Summary of Certain Liabilities and Related Data.)  d. Auto e. Other for the statistical Summary of Schedules a. Average monthly expenses from Line 15 of Schedule I b. Average monthly expenses from Line 15 of Schedule I b. Average monthly expenses from Line 15 of Schedule I b. Average monthly expenses from Line 15 of Schedule I b. Average monthly expenses from Line 18 above  12. Taxes (not deducted from wages or included in home mortgage payments) c. 0.000 c.	b. Life	\$	0.00
e. Other \$ 0.00  12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) \$ 0.00  13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)  a. Auto b. Other CHASE AUTO LOAN \$ 525.00  WACHOVIA AUTO LOAN \$ 337.00  14. Alimony, maintenance, and support paid to others \$ 0.00  15. Payments for support of additional dependents not living at your home \$ 0.00  16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00  17. Other \$ 0.00  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$ 4,895.09  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I \$ 4,492.96 b. Average monthly expenses from Line 18 above \$ 4,895.09	c. Health	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) \$ 0.00  13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto \$ 0.00 b. Other CHASE AUTO LOAN \$ 525.00 WACHOVIA AUTO LOAN \$ 337.00  14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00  17. Other \$ 0.00  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$ 4,895.09  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$ 4,492.96 b. Average monthly expenses from Line 18 above \$ 4,895.09	d. Auto	\$	152.00
(Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) 15. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) 16. Other CHASE AUTO LOAN S S25.00 17. Payments for support of additional dependents not living at your home S 0.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 18. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME 20. Average monthly income from Line 15 of Schedule I S 4,492.96 21. B. Average monthly expenses from Line 18 above S 4,895.09	e. Other	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)  a. Auto b. Other CHASE AUTO LOAN WACHOVIA AUTO LOAN WACHOVIA AUTO LOAN \$ 337.00  14. Alimony, maintenance, and support paid to others \$ 0.00  15. Payments for support of additional dependents not living at your home \$ 0.00  16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00  17. Other \$ 0.00  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above \$ 4,492.96  b. Average monthly expenses from Line 18 above \$ 4,895.09	12. Taxes (not deducted from wages or included in home mortgage payments)		
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)  a. Auto b. Other CHASE AUTO LOAN WACHOVIA AUTO LOAN WACHOVIA AUTO LOAN \$ 337.00  14. Alimony, maintenance, and support paid to others \$ 0.00  15. Payments for support of additional dependents not living at your home \$ 0.00  16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00  17. Other \$ 0.00  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above \$ 4,492.96  b. Average monthly expenses from Line 18 above \$ 4,895.09	(Specify)	\$	0.00
a. Auto b. Other CHASE AUTO LOAN WACHOVIA AUTO LOAN 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  \$ 4,492.96  \$ 4,492.96	· · · · · ·	<u> </u>	
b. Other CHASE AUTO LOAN WACHOVIA AUTO LOAN  14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)  17. Other  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  \$ 4,492.96  \$ 4,895.09		\$	0.00
WACHOVIA AUTO LOAN  14. Alimony, maintenance, and support paid to others  15. Payments for support of additional dependents not living at your home  16. Regular expenses from operation of business, profession, or farm (attach detailed statement)  17. Other  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  \$ 4,895.09	b. Other CHASE AUTO LOAN		525.00
15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  \$ 4,492.96  \$ 4,895.09		<u> </u>	337.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)  17. Other  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  \$ 4,492.96  \$ 4,895.09	14. Alimony, maintenance, and support paid to others	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)  17. Other  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  \$ 4,492.96	15. Payments for support of additional dependents not living at your home	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  \$ 4,492.96	16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  \$ 4,895.09	17. Other	\$	0.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  \$ 4,492.96		\$	4,895.09
a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  \$ 4,492.96  \$ 4,895.09		iling of this docu	·
b. Average monthly expenses from Line 18 above \$ 4,895.09	20. STATEMENT OF MONTHLY NET INCOME		
b. Average monthly expenses from Line 18 above \$ 4,895.09	a. Average monthly income from Line 15 of Schedule I	\$	4,492.96
	b. Average monthly expenses from Line 18 above	\$	
c. Monthly net income (a. minus b.) \$ -402.13	c. Monthly net income (a. minus b.)	\$	

Form 6 - Statistical Summary (12/07)

#### United States Bankruptcy Court Central District of Illinois

ln re	e JULIE A STEVENSON-WYNN RANDOLPH S WYNN		Case No.	
		Debtors	Chapter	13

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

\_ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 4,492.96
Average Expenses (from Schedule J, Line 18)	\$ 4,895.09
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 5,530.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$21,544.96
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$14,613.96
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$36,158.92

Case 09-72545 Doc 1 Filed 06/19/09 Entered 06/19/09 13:50:56 Desc Main Document Page 28 of 38

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	In re JULIE A STEVENSON-WYNN RANDOLPH S WYNN		_ Case No.	
		Debtors	•	(If known)

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

	declare under penalty of perjury that I have read the foregoing summa, and that they are true and correct to the best of my knowledge, infor	
Date:	6/17/2009	Signature: s/ JULIE A STEVENSON-WYNN
		JULIE A STEVENSON-WYNN
		Debtor
Date:	6/17/2009	Signature: s/ RANDOLPH S WYNN
		RANDOLPH S WYNN
		(Joint Debtor, if any)
		[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Case 09-72545 Doc 1 Filed 06/19/09 Entered 06/19/09 13:50:56 Desc Main Document Page 29 of 38

B7 (Official Form 7) (12/07)

# UNITED STATES BANKRUPTCY COURT Central District of Illinois

In re:	JULIE A STEVENSON-WYNN	RANDOLPH S WYNN	Case No.	
		Debtors	<del>,</del>	(If known)

#### STATEMENT OF FINANCIAL AFFAIRS

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
32,790.00	HUSBAND'S INCOME FROM EMPLOYMENT.	2007
32,230.00	WIFE'S INCOME FROM EMPLOYMENT.	
31,623.00	WIFE'S INCOME FROM EMPLOYMENT.	2008
31,132.00	HUSBAND'S INCOME FROM EMPLOYMENT.	2008
11,200.00	HUSBAND'S INCOME FROM EMPLOYMENT.	2009
10,920.00	WIFE'S INCOME FROM EMPLOYMENT.	2009

#### 2. Income other than from employment or operation of business

None **☑**  State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

None **☑**  a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

2

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90** days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None **☑**  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

None **☑** 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DESCRIPTION

AND VALUE OF

SEIZURE

PROPERTY

#### 5. Repossessions, foreclosures and returns

None **☑**  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION, DESCRIPTION

NAME AND ADDRESS FORECLOSURE SALE, AND VALUE OF

OF CREDITOR OR SELLER TRANSFER OR RETURN PROPERTY

#### Document Page 31 of 38

#### 6. Assignments and receiverships

None  $\square$ 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

TERMS OF

3

NAME AND ADDRESS DATE OF **ASSIGNMENT** OF ASSIGNEE **ASSIGNMENT** OR SETTLEMENT

None V

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION NAME AND ADDRESS OF COURT DATE OF AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER **ORDER PROPERTY** 

#### 7. Gifts

None  $\mathbf{\Lambda}$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP **DESCRIPTION** OF PERSON TO DEBTOR. DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT** 

#### 8. Losses

None  $\mathbf{\Lambda}$ 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**DESCRIPTION** DESCRIPTION OF CIRCUMSTANCES AND, IF AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF **PROPERTY** BY INSURANCE, GIVE PARTICULARS LOSS

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF PAYMENT. AMOUNT OF MONEY OR OF PAYEE NAME OF PAYOR IF **DESCRIPTION AND VALUE** OTHER THAN DEBTOR OF PROPERTY 1,200.00

LAW OFFICE OF MATTHEW M. LITVAK 155 N. HARBOR DRIVE #4301 CHICAGO, IL 60601

#### 10. Other transfers

None **☑**  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

4

None **☑**  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY

**AMOUNT AND** 

DATE OF SALE

**OR CLOSING** 

#### 11. Closed financial accounts

None 
☑

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

#### 12. Safe deposit boxes

None **✓**  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES
OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

OTHER DEPOSITORY TO BOX OR DEPOSITOR CONTENTS IF ANY

#### 13. Setoffs

None **☑**  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

5

#### 15. Prior address of debtor

None **☑** 

 $\mathbf{Q}$ 

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None **☑**  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL

ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None **✓** 

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

	Document	Page 34 of 38	

None  $\square$ 

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION 6

#### 18. Nature, location and name of business

None Ø

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN NATURE OF **BUSINESS** 

**BEGINNING AND ENDING** 

**DATES** 

None  $\square$ 

NAME

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 6/17/2009 Signature s/ JULIE A STEVENSON-WYNN of Debtor JULIE A STEVENSON-WYNN

Date 6/17/2009 Signature

of Joint Debtor RANDOLPH S WYNN

s/ RANDOLPH S WYNN

(if any)

Case 09-72545 Doc 1 Filed 06/19/09 Entered 06/19/09 13:50:56 Desc Main Document Page 35 of 38

Form B1, Exhibit C (9/01)

# UNITED STATES BANKRUPTCY COURT Central District of Illinois

Exhibit "C"

[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]

-	•		
In re:	JULIE A STEVENSON-WYNN	Case No.:	
	RANDOLPH S WYNN	Chapter:	13
	Debtor(s)		
	Exhibit "C" to Voluntary Petition		
	I. Identify and briefly describe all real or personal property owned by or in poss or that, to the best of the debtor's knowledge, poses or is alleged to pose a threant and identifiable harm to the public health or safety (attach additional sheets if the public health or safety).	t of	
N/A			
or other	2. With respect to each parcel of real property or item of personal property iden 1, describe the nature and location of the dangerous condition, whether environwise, that poses or is alleged to pose a threat of imminent and identifiable harm the ealth or safety (attach additional sheets if necessary):	mental	
N/A			
		_	

B 203 (12/94)

#### **UNITED STATES BANKRUPTCY COURT Central District of Illinois**

In re:	JULIE A STEVENSON-WYNN	RANDOLPH S WYNN	Case No.	
	Debtors	Chapter	13	

Debtors

		DISCLOSUR	E C	OF COMPENSATION OF ATTOR FOR DEBTOR	RNEY	
	and th	nat compensation paid to me within one year	befo	2016(b), I certify that I am the attorney for the above-nam re the filing of the petition in bankruptcy, or agreed to be behalf of the debtor(s) in contemplation of or in	ed debtor(s)	
	F	or legal services, I have agreed to accept			\$	1,800.00
	Р	rior to the filing of this statement I have rece	eived		\$	1,200.00
	В	alance Due			\$	600.00
2.	The s	ource of compensation paid to me was:				
		☑ Debtor		Other (specify)		
3.	The s	ource of compensation to be paid to me is:				
		✓ Debtor		Other (specify)		
4.	Ø	I have not agreed to share the above-discl of my law firm.	osed	compensation with any other person unless they are men	nbers and associate	es
		-		pensation with a person or persons who are not members with a list of the names of the people sharing in the comp		
<ol> <li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:</li> </ol>						
	a)	Analysis of the debtor's financial situation, a petition in bankruptcy;	and r	endering advice to the debtor in determining whether to fi	le	
	b)	Preparation and filing of any petition, sche	dules	, statement of affairs, and plan which may be required;		
	c)	Representation of the debtor at the meetin	g of c	reditors and confirmation hearing, and any adjourned hea	arings thereof;	
	d)	[Other provisions as needed] <b>None</b>				
6.	By a	greement with the debtor(s) the above disclo	sed f	ee does not include the following services:		
				CERTIFICATION		
re		tify that the foregoing is a complete stateme entation of the debtor(s) in this bankruptcy p		any agreement or arrangement for payment to me for ding.		
D	ated:	6/17/2009				
				/S/MATTHEW M. LITVAK		
				MATTHEW M. LITVAK, ESQ., Bar No. 6	3208529	
				LAW OFFICE OF MATTHEW M. LITVAK	(	

Attorney for Debtor(s)

# UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="mailto:before">before</a> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

B 201 Page 2

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of the Debtor**

We, the debtors, affirm that we have received and read this notice.

JULIE A STEVENSON-WYNN	X <u>s/ JULIE A STEVENSON-WYNN</u>	6/17/2009	
RANDOLPH S WYNN	JULIE A STEVENSON-WYNN		
RANDOLFH 3 WINN	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	X s/ RANDOLPH S WYNN	6/17/2009	
Case No. (if known)	RANDOLPH S WYNN		
` <u> </u>	Signature of Joint Debtor	Date	